

## **ACKNOWLEDGEMENTS**

My research work has been an enlightening process for me. It has not only been an academic exercise but has added immensely to the growth of my personality.

It gives me great pleasure to express my feelings to those who have helped me in the completion of this work.

I would like to express my gratitude to my guide Prof. B.S. Patel for nurturing and being a constant source of motivation and inspiration at every stage of my work. His guidance and unfailing support are extremely invaluable. Without his affectionate and knowledgeable interaction, this work would not have appeared in the present form.

Dr. Kiran Joshi, Professor, Faculty of Management Studies, M.S. University of Baroda, has been always a source of inspiration, who, inspite of his busy schedule and other academic preoccupations, devoted his precious time and shared his research expertise to enable me to understand the complexities of empirical research. He also crystallized the use of statistical methods applied in the work. I wish to record my sincere gratitude to him.

I would like to express special thanks to Leenan, Vikram, Dhruvi and Padmini, students of my department, for collecting the data of Baroda city and for their kind cooperation and help.

My thanks are also due to Mr. Mayank Ray, Population Research Centre, M.S. University for his constant help throughout the research.

I thank Mr. Rupen Soni for typing my thesis promptly and diligently.

To all my departmental colleagues and all my friends in the Faculty of Commerce, who have rendered direct or indirect help in my work, I owe a lot of thanks.

I wish to say a very special thanks to my wife, Devina, who not only has been a source of strength but also prepared tables and proof read the draft of my thesis. My research work would never have been undertaken but for the encouragement of my mother. I do not thank her, but recollect the experience of her deep affection for me.

**Amit R. Pandya**